

AMENDMENTS TO THE CLAIMS

Please amend the claims as follows:

1           1. (Currently amended) In a computer-implemented system for managing fi-  
2   nancial transactions, a method for applying an exchange rate to convert a transaction  
3   from a first currency to a second currency, comprising:

4                 receiving, by a computer system, a financial transaction, including a  
5                         date and a transaction amount in the first currency;

6                 accessing, by the computer system, an electronically stored plurality of  
7                         historical exchange rates for the first currency with respect to the  
8                         second currency, each historical exchange rate corresponding to  
9                         a time period;

10                ~~responsive to~~ if the date of the received financial transaction ~~corre-~~  
11                         ~~sponding~~ corresponds to a time period of one of the historical  
12                         exchange rates, automatically selecting, by the computer system,  
13                         the historical exchange rate;

14                ~~responsive to~~ if the date of the received financial transaction does not  
15                         ~~corresponding~~ correspond to a time period of one of the histori-  
16                         cal exchange rates, automatically selecting, by the computer sys-  
17                         tem, a historical exchange rate having ~~the~~ a most recent time pe-

18                   riod among available historical exchange rates having time peri-  
19                   ods prior to the date of the received financial transaction;  
20                   automatically applying, by the computer system, the selected historical  
21                   exchange rate to the received financial transaction, to derive a  
22                   converted transaction amount in the second currency; and  
23                   performing at least one of the steps of:  
24                   storing the converted transaction amount in a storage medium;  
25                   and  
26                   outputting the converted transaction amount.

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1           2. (Original) The method of claim 1, wherein each time period comprises one  
2           selected from the group consisting of:  
3                   a date; and  
4                   a range of dates.

1           3. (Original) The method of claim 1, further comprising:  
2                   storing the received financial transaction including the date, the trans-  
3                   action amount, and the selected exchange rate.

1           4. (Original) The method of claim 1, further comprising:  
2                   receiving input overriding the selected exchange rate, the input com-  
3                   prising a second exchange rate.

1           5. (Original) The method of claim 4, further comprising:  
2                   storing, in the stored plurality of exchange rates, the second exchange  
3                   rate and a corresponding time period for the second exchange  
4                   rate.

1           6. (Original) The method of claim 1, wherein the financial transaction is a  
2   transfer between accounts.

1           7. (Original) The method of claim 1, wherein the financial transaction is se-  
2   lected from the group consisting of an investment purchase and an investment sale.

1           8. (Previously presented) The method of claim 1, wherein outputting the con-  
2   verted transaction amount comprises:  
3                   generating a report including the converted transaction amount; and  
4                   outputting the generated report.

1           9. (Original) The method of claim 8, wherein the report is selected from the  
2   group consisting of:  
3                   a capital gains report;  
4                   a transaction report; and  
5                   an investment report.

1           10. (Currently amended) In a computer-implemented system for managing  
2   financial transactions, a method for applying exchange rates, comprising:

3 receiving, by a computer system, a plurality of financial transactions,  
4 each financial transaction including a date and a transaction  
5 amount in a first currency;

6 for each of at least a subset of the received financial transactions:

7 ~~responsive to~~ if the date of the received financial transaction ~~cor-~~  
8 ~~responding~~ corresponds to a date of a stored historical ex-  
9 change rate from an electronically stored plurality of his-  
10 torical exchange rates, automatically obtaining, by the  
11 computer system, the corresponding historical exchange  
12 rate;

13 ~~responsive to~~ if the date of the received financial transaction  
14 does not ~~corresponding~~ correspond to a date of a stored  
15 historical exchange rate from an electronically stored plu-  
16 rality of historical exchange rates, automatically ob-  
17 taining, by the computer system, a historical exchange  
18 rate having ~~the~~ a most recent date among available his-  
19 torical exchange rates having dates prior to the date of the  
20 received financial transaction;

21 automatically applying, by the computer system, the obtained  
22 historical exchange rate to the transaction to derive a  
23 transaction amount in a second currency;

24 electronically storing, by the computer system, the derived  
25 transaction amount in the second currency; and  
26 electronically storing, by the computer system, the obtained his-  
27 torical exchange rate in an exchange rate table.

1 11. (Original) The method of claim 10, wherein at least one financial transac-  
2 tion is a transfer between accounts.

1 12. (Original) The method of claim 10, wherein at least one financial transac-  
2 tion is selected from the group consisting of an investment purchase and an invest-  
3 ment sale.

1 13. (Original) The method of claim 10, further comprising:  
2 generating a report including the derived transaction amounts in the  
3 second currency.

1 14. (Original) The method of claim 13, wherein the report is selected from the  
2 group consisting of:

3 a capital gains report;  
4 a transaction report; and  
5 an investment report.

1 15. (Currently amended) A computer-implemented method for generating a  
2 financial report including at least two transactions, comprising:

3 retrieving, by a computer system, a first transaction including a first  
4 date, a first transaction amount in a first currency, and a first his-  
5 torical exchange rate for the first currency, responsive to the first  
6 date;

7 retrieving, by the computer system, a second transaction including a  
8 second date, a second transaction amount in a second currency,  
9 and a second historical exchange rate for the second currency,  
10 responsive to the second date;

11 automatically applying, by the computer system, the first historical ex-  
12 change rate to the first transaction to obtain a first converted  
13 amount in a home currency;

14 automatically applying, by the computer system, the second historical  
15 exchange rate to the second transaction to obtain a second con-  
16 verted amount in the home currency; and

17 outputting, by the computer system, a report including the converted  
18 amounts in the home currency;

19 wherein each historical exchange rate corresponds to a time period, and

20 wherein retrieving each historical exchange rate comprises:

21 ~~responsive to~~ if the date of the transaction corresponds  
22 to a time period of one of the historical exchange rates, retrieving  
23 the historical exchange rate having a time period corresponding  
24 to the date of the transaction; and

25           ~~responsive to~~ if the date of the transaction does not ~~corresponding~~ cor-  
26                   respond to a time period of one of the historical exchange rates,  
27           retrieving the historical exchange rate having ~~the~~ a most recent  
28           time period among available historical exchange rates having  
29           time periods prior to the date of the transaction.

1           16. (Original) The computer-implemented method of claim 15, wherein the  
2           first currency is the same as the second currency.

1           17. (Original) The computer-implemented method of claim 15, wherein each  
2           of the steps of obtaining a first exchange rate and obtaining a second exchange rate  
3           comprises retrieving an exchange rate from an exchange rate history table responsive  
4           to the date of the transaction.

1           18. (Original) The computer-implemented method of claim 15, wherein the  
2           report is selected from the group consisting of:

3                   a capital gains report;  
4                   a transaction report; and  
5                   an investment report.

1/           19. (Currently amended) A software product for managing financial transac-  
2           tions, comprising:

an exchange rate table for storing a plurality of historical exchange rates for a currency, each historical exchange rate corresponding to a time period; and

a user interface comprising a display of historical exchange rate information, the information comprising a plurality of exchange rates obtained from the exchange rate table; and

an exchange rate code module for causing a computer system to perform the steps of:

- automatically selecting a historical exchange rate from the exchange rate table; and
- automatically applying the selected historical exchange rate to a transaction to obtain a converted transaction amount; and

at least one of the steps of:

- storing the converted transaction amount in a storage medium; and
- outputting the converted transaction amount;

wherein the transaction has a date, and wherein automatically selecting the historical exchange rate comprises:

~~responsive to~~ if the date of the transaction ~~corresponding~~ corresponds to a time period of one of the historical exchange rates, selecting the historical exchange rate having a time period corresponding to the date of the transaction; and



25                    responsive to if the date of the transaction does not correspond-  
26                    ing correspond to a time period of one of the historical ex-  
27                    change rates, selecting the historical exchange rate having  
28                    the a most recent time period among available historical  
29                    exchange rates having time periods prior to the date of  
30                    the transaction.

1                    20. (Original) The software product of claim 19, wherein the time period  
2                    comprises one of:  
3                    a date; and  
4                    a range of dates.

1                    22. (Currently amended) In a computer-implemented system for managing  
2                    financial transactions, a user interface for applying exchange rates to financial trans-  
3                    actions, comprising:  
4                    a first user interface element for receiving user entry of a financial  
5                    transaction including a date; and  
6                    a second user interface element for:  
7                    displaying, by a computer system, a default value for an ex-  
8                    change rate, the default value corresponding to one se-  
9                    lected from the group consisting of;

10 a historical exchange rate having a time period corre-  
11 sponding to the date of the financial transaction;  
12 and  
13 a historical exchange rate having a time period that is ~~the~~  
14 most recent among available historical exchange  
15 rates having time periods prior to the date of the  
16 financial transaction; and  
17 receiving, by the computer system, at least one of user entry of  
18 and user selection of an exchange rate for the financial  
19 transaction.

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1 24. (Currently amended) A computer-implemented system for applying mul-  
2 tiple exchange rates, comprising:  
3 a list of currencies;  
4 for each currency, a list of historical exchange rates, each exchange rate  
5 corresponding to a time period;  
6 a transaction register, for storing transaction records, each of at least a  
7 subset of the transaction records;  
8 a transaction input interface for receiving user entry of at least one  
9 transaction for storage in the transaction register, each transac-  
10 tion having a date; and

11 an exchange rate selector for automatically selecting, for at least a sub-  
12 set of the entered transactions, an exchange rate from the list of  
13 historical exchange rates by:  
14 ~~responsive to if~~ the date of the entered transaction ~~correspond-~~  
15 ~~ing~~ corresponds to a time period of one of the historical  
16 exchange rates, selecting the historical exchange rate; and  
17 ~~responsive to if~~ the date of the entered transaction does not ~~cor-~~  
18 ~~responding~~ correspond to a time period of one of the his-  
19 torical exchange rates, selecting a historical exchange rate  
20 having ~~the~~ a most recent time period among available his-  
21 torical exchange rates having time periods prior to the  
22 date of the entered transaction;  
23 and wherein the transaction input interface displays the selected ex-  
24 change rate;  
25 and wherein the transaction register stores the selected exchange rate in  
26 the corresponding transaction record.

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1 25. (Previously presented) The computer-implemented system of claim 24,  
2 further comprising:  
3 a report generator, coupled to the transaction register, for generating a  
4 report including at least one transaction record, the report in-  
5 cluding the exchange rate of the transaction record.

1 26. (Currently amended) A computer-implemented system for applying mul-

2 tiple exchange rates, comprising:

3 an exchange rate storage device, for storing a plurality of historical ex-  
4 change rates for converting a first currency to a second currency,  
5 each exchange rate corresponding to a time period;

6 a transaction storage device, for electronically storing at least one finan-  
7 cial transaction in the first currency, including a date;

8 an exchange rate selector, coupled to the exchange rate storage device,  
9 for automatically selecting, for at least one stored financial trans-  
10 action, an exchange rate from the plurality of historical exchange  
11 rates by:

12 ~~responsive to~~ if the date of the financial transaction ~~correspond-~~  
13 ~~ing~~ corresponds to a time period of one of the stored his-  
14 torical exchange rates, selecting the historical exchange  
15 rate; and

16 ~~responsive to~~ if the date of the financial transaction does not  
17 ~~corresponding~~ correspond to a time period of one of the  
18 stored historical exchange rates, selecting a historical ex-  
19 change rate having ~~the~~ a most recent time period among  
20 available stored historical exchange rates having time pe-  
21 riods prior to the date of the financial transaction; and


22 a transaction display, coupled to the transaction storage device and to  
23 the exchange rate selector, for automatically applying the se-  
24 lected stored exchange rate to the at least one stored financial  
25 transaction to obtain at least one value in the second currency,  
26 and for displaying the at least one value.

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1 27. (Previously presented) The computer-implemented system of claim 26,  
2 wherein the transaction storage device stores the financial transaction including the  
3 applied exchange rate.

1 28. (Previously presented) The computer-implemented system of claim 26,  
2 further comprising:  
3 a report generator, coupled to the transaction storage device, for gen-  
4 erating a report including the financial transaction in the second  
5 currency.

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1 29. (Currently amended) A computer-implemented system for applying an  
2 exchange rate to convert a transaction from a first currency to a second currency,  
3 comprising:  
4  an input device, for receiving at least one financial transaction, the fi-  
5 nancial transaction including a date and a transaction amount in  
6 a first currency;

7 an exchange rate retrieval device, for automatically selecting and ob-  
8 taining an exchange rate for the received financial transaction,  
9 and for applying the exchange rate to convert the transaction  
10 amount to the second currency; and  
11 a transaction storage device, for storing the received at least one finan-  
12 cial transaction including the date and at least one selected from  
13 the group consisting of the obtained exchange rate and the con-  
14 verted transaction amount;  
15 wherein the exchange rate retrieval device selects the exchange rate  
16 from a plurality of stored historical exchange rates, each stored  
17 exchange rate having a time period, by:  
18 ~~responsive to~~ if the date of the received financial transaction ~~cor-~~  
19 ~~responding~~ corresponds to a time period of one of the his-  
20 torical exchange rates, selecting the historical exchange  
21 rate;  
22 ~~responsive to~~ if the date of the received financial transaction  
23 does not correspond ~~corresponding~~ correspond to a time period of  
24 one of the historical exchange rates, selecting a historical  
25 exchange rate having ~~the~~ a most recent time period  
26 among available historical exchange rates having time pe-  
27 riods prior to the date of the received financial transac-  
28 tion.

1           30. (Previously presented) The computer-implemented system of claim 29,  
2 further comprising:

3                   an exchange rate table, coupled to the exchange rate retrieval device,  
4                   for storing the obtained exchange rate and the date.

1           31. (Previously presented) The computer-implemented system of claim 29,  
2 further comprising:

3                   a report generator, coupled to the transaction storage device, for gen-  
4                   erating a report including the financial transaction.

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1           32. (Currently amended) A computer-implemented system for generating a  
2 financial report, including at least two transactions, comprising:

3                   an exchange rate application device, for obtaining a first exchange rate  
4                   for a first transaction, obtaining a second exchange rate for a sec-  
5                   ond transaction, automatically applying the first exchange rate  
6                   to the first transaction to obtain a first converted amount, and  
7                   automatically applying the second exchange rate to the second  
8                   transaction to obtain a second converted amount; and

9                   a report generation module, coupled to the exchange rate application  
10                  device, for developing and formatting a report including the  
11                  converted amounts; and

12 an output device, coupled to the report generation module, for output-  
13 ting the formatted report;  
14 wherein the exchange rate application device obtains each exchange  
15 rate for each transaction from a plurality of stored historical ex-  
16 change rates, each stored exchange rate having a time period, by:  
17 ~~responsive to~~ if the date of the transaction ~~corresponding~~ corre-  
18 sponds to a time period of one of the historical exchange  
19 rates, obtaining the historical exchange rate; and  
20 ~~responsive to~~ if the date of the transaction does not ~~correspond-~~  
21 ~~ing~~ correspond to a time period of one of the historical ex-  
22 change rates, obtaining a historical exchange rate having  
23 ~~the~~ a most recent time period among available historical  
24 exchange rates having time periods prior to the date of  
25 the transaction.

1 33. (Previously presented) The computer-implemented system of claim 32,  
2 further comprising:  
3 a transaction storage device, for storing at least two financial transactions, and  
4 an associated exchange rate for each financial transaction.



1           35. (Currently amended) A computer program product for applying an ex-  
2   change rate to convert a transaction from a first currency to a second currency in a  
3   financial transaction management system, comprising:  
4           a computer readable medium; and  
5           computer program code, encoded on the medium, for controlling a  
6           processor to perform the operations of:  
7           receiving a financial transaction, including a date and a transac-  
8           tion amount in the first currency;  
9           accessing an electronically stored plurality of historical exchange  
10          rates for the first currency with respect to the second cur-  
11          rency, each historical exchange rate corresponding to a  
12          time period;  
13          ~~responsive to~~ if the date of the received financial transaction ~~cor-~~  
14          ~~responding~~ corresponds to a time period of one of the his-  
15          torical exchange rates, automatically selecting the histori-  
16          cal exchange rate;  
17          ~~responsive to~~ if the date of the received financial transaction  
18          does not ~~corresponding~~ correspond to a time period of  
19          one of the historical exchange rates, automatically select-  
20          ing, by the computer system, a historical exchange rate  
21          having ~~the~~ a most recent time period among available his-

22 torical exchange rates having time periods prior to the  
23 date of the received financial transaction;  
24 automatically applying the selected historical exchange rate to  
25 the received financial transaction, to derive a converted  
26 transaction amount in the second currency; and  
27 performing at least one of the steps of:  
28 storing the converted transaction amount in a storage  
29 medium; and  
30 outputting the converted transaction amount.

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1 36. (Original) The computer program product of claim 35, wherein each time  
2 period comprises one selected from the group consisting of:  
3 a date; and  
4 a range of dates.

1 37. (Previously presented) The computer program product of claim 35, fur-  
2 ther comprising computer program code, encoded on the medium, for controlling a  
3 processor to perform the operation of:  
4 storing the received financial transaction including the date, the trans-  
5 action amount, and the selected exchange rate.

1           38. (Previously presented) The computer program product of claim 35, fur-  
2   ther comprising computer program code, encoded on the medium, for controlling a  
3   processor to perform the operation of:

4                   receiving input overriding the applied exchange rate, the input com-  
5                   prising a second exchange rate.

1           39. (Previously presented) The computer program product of claim 38, fur-  
2   ther comprising computer program code, encoded on the medium, for controlling a  
3   processor to perform the operation of:

4                   storing the second exchange rate and a corresponding time period in  
5                   the stored plurality of exchange rates.

1           40. (Original) The computer program product of claim 35, wherein the finan-  
2   cial transaction is a transfer between accounts.

1           41. (Original) The computer program product of claim 35, wherein the finan-  
2   cial transaction is selected from the group consisting of an investment purchase and  
3   an investment sale.

1           42. (Previously presented) The computer program product of claim 35, fur-  
2   ther comprising computer program code, encoded on the medium, for controlling a  
3   processor to perform the operations of:

4 generating a report including the converted transaction amount; and  
5 outputting the generated report.

1 43. (Previously presented) The computer program product of claim 42,  
2 wherein the report is selected from the group consisting of:

3 a capital gains report;  
4 a transaction report; and  
5 an investment report.

1 44. (Currently amended) A computer program product for applying multiple  
2 exchange rates in a financial transaction management system, comprising:

3 a computer readable medium; and  
4 computer program code, encoded on the medium, for controlling a  
5 processor to perform the operations of:  
6 receiving a plurality of financial transactions, each financial  
7 transaction including a date and a transaction amount in a  
8 first currency; and

9 for each of at least a subset of the received financial transactions:

10 ~~responsive to~~ if the date of the received financial transac-  
11 tion ~~corresponding~~ corresponds to a date of a  
12 stored historical exchange rate from an electroni-  
13 cally stored plurality of historical exchange rates,

14 automatically obtaining the corresponding histori-  
15 cal exchange rate;  
16 responsive to if the date of the received financial transac-  
17 tion does not ~~corresponding~~ correspond to a date  
18 of a stored historical exchange rate from an elec-  
19 tronically stored plurality of historical exchange  
20 rates, automatically obtaining a historical exchange  
21 rate having ~~the~~ a most recent date among available  
22 historical exchange rates having dates prior to the  
23 date of the received financial transaction;  
24 automatically applying the obtained historical exchange  
25 rate to the transaction to derive a transaction  
26 amount in a second currency;  
27 automatically storing the derived transaction amount in  
28 the second currency; and  
29 automatically storing the obtained historical exchange  
30 rate in an exchange rate table.

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1 45. (Original) The computer program product of claim 44, wherein at least  
2 one financial transaction is a transfer between accounts.

1           46. (Original) The computer program product of claim 44, wherein the finan-  
2       cial transaction is selected from the group consisting of an investment purchase and  
3       an investment sale.

1           47. (Previously presented) The computer program product of claim 44, fur-  
2       ther comprising computer program code, encoded on the medium, for controlling a  
3       processor to perform the operation of:

4                   generating a report including the derived transaction amounts in the  
5                   second currency.

1           48. (Original) The method of claim 47, wherein the report is selected from the  
2       group consisting of:

3                   a capital gains report;  
4                   a transaction report; and  
5                   an investment report.

1           49. (Previously presented) A computer program product for generating a fi-  
2       nancial report including at least two transactions, comprising:

3                   a computer readable medium; and  
4                   computer program code, encoded on the medium, for controlling a  
5                   processor to perform the operations of:  
6                   retrieving a first transaction including a first date, a first transac-  
7                   tion amount in a first currency, and a first historical ex-

change rate for the first currency, responsive to the first date;

retrieving a second transaction including a second date, a second transaction amount in a second currency, and a second historical exchange rate for the second currency, responsive to the second date;

automatically applying the first historical exchange rate to the first transaction to obtain a first converted amount in a home currency;

automatically applying the second historical exchange rate to the second transaction to obtain a second converted amount in the home currency; and

outputting a report including the converted amounts in the home currency.

50. (Original) The computer program product of claim 49, wherein the first currency is the same as the second currency.

~~51. (Previously presented) The computer program product of claim 49, wherein each transaction has a date, and wherein each of obtaining a first exchange rate and obtaining a second exchange rate comprises retrieving an exchange rate from an exchange rate history table responsive to the date of the transaction.~~

1           52. (Previously presented) The computer program product of claim 49,  
2 wherein the report is selected from the group consisting of:

3           a capital gains report;  
4           a transaction report; and  
5           an investment report.

1           53. (Currently amended) A computer program product for managing fi-  
2 nancial transactions, comprising:

3           a computer readable medium; and  
4           computer program code, encoded on the medium, for controlling a  
5           processor to perform the operations of:  
6           generating an exchange rate table for storing a plurality of his-  
7           torical exchange rates for a currency, each historical ex-  
8           change rate corresponding to a time period; and  
9           presenting a user interface comprising a display of historical ex-  
10          change rate information, the information comprising a  
11          plurality of exchange rates obtained from the exchange  
12          rate table; and  
13          automatically selecting a historical exchange rate from the ex-  
14          change rate table;  
15          automatically applying the selected historical exchange rate to a  
16          transaction; and



17 wherein the transaction has a date, and wherein automatically selecting  
18 the historical exchange rate comprises:  
19 ~~responsive to~~ if the date of the transaction ~~corresponding~~ corre-  
20 sponds to a time period of one of the historical exchange  
21 rates, selecting the historical exchange rate having a time  
22 period corresponding to the date of the transaction; and  
23 ~~responsive to~~ if the date of the transaction does not ~~correspond-~~  
24 ing correspond to a time period of one of the historical ex-  
25 change rates, selecting the historical exchange rate having  
26 ~~the a~~ a most recent time period among available historical  
27 exchange rates having time periods prior to the date of  
28 the transaction.

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1 54. (Original) The software product of claim 53, wherein the time period  
2 comprises one of:  
3 a date; and  
4 a range of dates.

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1 56. (Currently amended) A computer program product for presenting a user  
2 interface for applying exchange rates to financial transactions, comprising:  
3 a computer readable medium; and  
4 computer program code, encoded on the medium, for controlling a  
5 processor to perform the operations of:

6 presenting a first user interface element for receiving user entry

7 of a financial transaction including a date; and

8 presenting a second user interface element for:

9 displaying a default value for an exchange rate;

10 receiving at least one of user entry of and user selection of

11 an exchange rate for the financial transaction;

12 wherein the default value for the exchange rate is determined by:

13 ~~responsive to~~ if the date of the financial transaction ~~corresponding cor-~~

14 responds to a time period of a historical exchange rate from a

15 stored plurality of historical exchange rates, retrieving the his-

16 torical exchange rate having a time period corresponding to the

17 date of the financial transaction; and

18 ~~responsive to~~ if the date of the financial transaction does not ~~corre-~~

19 spending correspond to a time period of a historical exchange

20 rate from the stored plurality of historical exchange rates, re-

21 trieving the historical exchange rate having ~~the a~~ most recent

22 time period among available historical exchange rates having

23 time periods prior to the date of the financial transaction.